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## A SYSTEM AND METHOD FOR REAL-TIME PRICING WITH VOLUME DISCOUNTING

Robert A. Foster

### RELATED PATENTS

The present application is related to the commonly owned U.S. Patent No. 6,052,672 entitled "DATA PROCESSING SYSTEM FOR COMPLEX PRICING AND  
10 TRANSACTIONAL ANALYSIS," which is hereby incorporated by reference herein in its entirety.

### RELATED APPLICATIONS

The present application is related to the co-pending and commonly owned U.S.  
15 Patent application Serial No. 09/183,335 entitled "DATA PROCESSING SYSTEM FOR PRICING, COSTING AND BILLING OF FINANCIAL TRANSACTIONS," which is hereby incorporated by reference herein in its entirety.

### COMPUTER PROGRAM LISTING APPENDIX

20 The computer program listing appendix attached hereto consists of two (2) identical compact disks, copy 1 and copy 2, each containing a listing of the software code for embodiments of components of this invention. Each compact disk contains the following files (date and time of creation, size in bytes, filename):

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02/01/01 09:33a <DIR> ..  
01/31/01 03:31p <DIR> M-9381 US

Directory of D:\M-9381 US

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20	01/29/01 04:30p	81,903 RCOR023m.TXT
	01/29/01 04:35p	98,146 RCOR025m.TXT
	01/29/01 04:30p	81,155 RCOR028m.TXT
	01/29/01 04:30p	46,097 RCOR033m.TXT
	01/29/01 04:35p	91,065 RCOR050m.TXT
25	01/29/01 04:35p	87,584 RCOR051m.TXT
	01/29/01 04:35p	80,488 RCOR052m.TXT
	01/29/01 04:35p	96,711 RCOR053m.TXT
	01/29/01 04:35p	81,410 RCOR054m.TXT
	01/29/01 04:35p	92,375 RCOR055m.TXT
30	01/29/01 04:35p	102,448 RCOR056m.TXT
	01/29/01 04:35p	81,376 RCOR057m.TXT
	01/29/01 04:35p	104,131 RCOR058m.TXT
	01/29/01 04:35p	104,784 RCOR059m.TXT

	01/29/01 12:42p	93,661 SCOR000_CBL.TXT
	01/29/01 10:57a	348 SCOR000_CPY.TXT
	01/29/01 12:36p	86,049 SCOR001_CBL.TXT
	01/29/01 10:57a	348 SCOR001_CPY.TXT
5	01/29/01 10:40a	53,682 SCOR007_CBL.TXT
	01/29/01 10:40a	124,142 SCOR011_CBL.TXT
	01/29/01 10:57a	349 SCOR011_CPY.TXT
	01/29/01 10:40a	87,161 SCOR012_CBL.TXT
	01/29/01 10:57a	343 SCOR012_CPY.TXT
10	01/29/01 10:40a	123,301 SCOR013_CBL.TXT
	01/29/01 10:57a	674 SCOR013_CPY.TXT
	01/29/01 10:40a	81,407 SCOR016_CBL.TXT
	01/29/01 10:57a	349 SCOR016_CPY.TXT
	01/29/01 10:40a	80,331 SCOR017_CBL.TXT
15	01/29/01 10:57a	349 SCOR017_CPY.TXT
	01/29/01 12:36p	96,171 SCOR018_CBL.TXT
	01/29/01 10:41a	154,792 SCOR019_CBL.TXT
	01/29/01 10:57a	346 SCOR019_CPY.TXT
	01/29/01 10:41a	81,191 SCOR020_CBL.TXT
20	01/29/01 10:57a	346 SCOR020_CPY.TXT
	01/29/01 10:41a	76,854 SCOR021_CBL.TXT
	01/29/01 10:57a	346 SCOR021_CPY.TXT
	01/29/01 10:41a	62,279 SCOR022_CBL.TXT
	01/29/01 10:41a	82,063 SCOR023_CBL.TXT
25	01/29/01 10:57a	340 SCOR023_CPY.TXT
	01/29/01 12:36p	49,752 SCOR024_CBL.TXT
	01/29/01 10:57a	348 SCOR024_CPY.TXT
	01/29/01 10:41a	126,300 SCOR025_CBL.TXT
	01/29/01 10:41a	75,975 SCOR028_CBL.TXT
30	01/29/01 10:58a	349 SCOR028_CPY.TXT
	01/29/01 10:41a	47,512 SCOR029_CBL.TXT
	01/29/01 12:36p	47,734 SCOR033_CBL.TXT
	01/29/01 10:41a	120,091 SCOR050_CBL.TXT

	01/29/01 10:41a	118,238 SCOR051_CBL.TXT
	01/29/01 10:41a	194,847 SCOR052_CBL.TXT
	01/29/01 10:41a	249,802 SCOR053_CBL.TXT
	01/29/01 10:41a	113,857 SCOR054_CBL.TXT
5	01/29/01 10:41a	122,912 SCOR055_CBL.TXT
	01/29/01 10:41a	144,769 SCOR056_CBL.TXT
	01/29/01 10:41a	145,415 SCOR057_CBL.TXT
	01/29/01 10:41a	154,295 SCOR058_CBL.TXT
	01/29/01 10:41a	128,384 SCOR059_CBL.TXT
10	01/29/01 10:41a	18,359 SCOR099_CBL.TXT
	Directory of D:\M-9381 US\LIB	
	01/31/01 03:27p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	02/13/96 12:46p	514 CPY001_CPY.TXT
15	11/23/00 04:59p	270 Cpy000_CPY.TXT
	01/29/01 04:51p	3,444 Cpy002_CPY.TXT
	01/29/01 04:51p	5,685 Cpy003_CPY.TXT
	09/30/98 04:02p	4,059 Cpy004_CPY.TXT
	09/30/98 03:43p	4,799 Cpy005_CPY.TXT
20	10/06/00 02:21p	10,347 Libcdec_b_CPY.TXT
	01/12/01 04:05p	16,444 cpyinv_CPY.TXT
	01/12/01 04:05p	786,094 libmsgcb_CPY.TXT
	01/12/01 04:05p	61,640 librecb_CPY.TXT
	01/12/01 04:05p	54,510 libwstcb_CPY.TXT
25	Directory of D:\M-9381 US\LXN	
	01/31/01 03:27p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	01/29/01 10:37a	46,085 LX0A463_CBL.TXT
	01/29/01 10:37a	150,845 LX1A305_CBL.TXT
30	01/29/01 10:37a	150,845 LX1A309_CBL.TXT
	01/29/01 10:37a	127,563 LX1E029_CBL.TXT
	01/29/01 10:37a	127,917 LX1E401_CBL.TXT
	01/29/01 10:37a	138,405 LX1E404_CBL.TXT

	01/29/01 10:37a	56,995 LX1E405_CBL.TXT
	01/29/01 10:37a	137,114 LX1E406_CBL.TXT
	01/29/01 10:37a	24,698 LX1E407_CBL.TXT
	01/29/01 10:37a	269,840 LX1E411_CBL.TXT
5	01/29/01 10:37a	33,630 LX1E440_CBL.TXT
	01/29/01 10:37a	48,859 LX1E441_CBL.TXT
	01/29/01 10:38a	36,024 LX1E442_CBL.TXT
	01/29/01 10:38a	36,868 LX1E443_CBL.TXT
	01/29/01 10:38a	23,375 LX1E444_CBL.TXT
10	01/29/01 10:38a	165,404 LX1E445_CBL.TXT
	01/29/01 10:38a	35,602 LX1E463_CBL.TXT
	01/29/01 10:38a	45,930 LX1R404_CBL.TXT
	01/29/01 10:38a	23,260 LX1R409_CBL.TXT
	01/29/01 10:38a	43,432 LX1R445_CBL.TXT
15	01/29/01 10:38a	21,443 LX2A305_CBL.TXT
	01/29/01 10:38a	21,443 LX2A309_CBL.TXT
	01/29/01 10:38a	81,672 LX2E029_CBL.TXT
	01/29/01 10:38a	81,527 LX2E401_CBL.TXT
	01/29/01 10:38a	97,096 LX2E404_CBL.TXT
20	01/29/01 10:38a	38,786 LX2E405_CBL.TXT
	01/29/01 10:38a	89,480 LX2E406_CBL.TXT
	01/29/01 10:38a	24,608 LX2E407_CBL.TXT
	01/29/01 10:38a	165,091 LX2E411_CBL.TXT
	01/29/01 10:38a	24,187 LX2E440_CBL.TXT
25	01/29/01 10:38a	73,667 LX2E441_CBL.TXT
	01/29/01 10:38a	27,125 LX2E442_CBL.TXT
	01/29/01 10:38a	26,856 LX2E443_CBL.TXT
	01/29/01 10:38a	20,100 LX2E444_CBL.TXT
	01/29/01 10:38a	110,268 LX2E445_CBL.TXT
30	01/29/01 10:38a	26,421 LX2E463_CBL.TXT
	01/29/01 10:38a	22,323 LX3A305_CBL.TXT
	01/29/01 10:38a	22,323 LX3A309_CBL.TXT
	01/29/01 10:38a	29,944 LX4A305_CBL.TXT

	01/29/01 10:38a	29,944 LX4A309_CBL.TXT
	01/29/01 10:38a	19,684 LX5A305_CBL.TXT
	01/29/01 10:38a	19,684 LX5A309_CBL.TXT
	Directory of D:\M-9381 US\MFS	
5	01/31/01 03:28p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	01/29/01 10:41a	222 ZABEND1_CBL.TXT
	01/29/01 10:41a	6,631 ZCALLSV_CBL.TXT
	01/29/01 10:41a	1,077 ZCBLERR_CBL.TXT
10	01/29/01 10:41a	4,857 ZCONNECT_CBL.TXT
	01/29/01 10:41a	5,291 ZCRERPT_CBL.TXT
	01/29/01 10:41a	276 ZDEBUG1_CBL.TXT
	01/29/01 10:41a	393 ZDEBUG2_CBL.TXT
	01/29/01 10:41a	1,728 ZDISCON_CBL.TXT
15	01/29/01 10:41a	1,041 ZGETTXT_CBL.TXT
	01/29/01 10:41a	6,932 ZINIINP_CBL.TXT
	01/29/01 10:41a	891 ZINTJUL_CBL.TXT
	01/29/01 10:41a	2,153 ZINTTME_CBL.TXT
	01/29/01 10:41a	829 ZJULDAY_CBL.TXT
20	01/29/01 10:41a	624 ZJULDYN_CBL.TXT
	01/29/01 10:41a	1,479 ZJULSTM_CBL.TXT
	01/29/01 10:41a	1,562 ZJULTME_CBL.TXT
	01/29/01 10:41a	5,953 ZLEVENT_CBL.TXT
	01/29/01 10:41a	698 ZOLE001_CBL.TXT
25	01/29/01 10:41a	1,691 ZOLE002_CBL.TXT
	01/29/01 10:41a	696 ZOLE100_CBL.TXT
	01/29/01 10:41a	696 ZOLE101_CBL.TXT
	01/29/01 10:41a	696 ZOLE102_CBL.TXT
	01/29/01 10:41a	696 ZOLE103_CBL.TXT
30	01/29/01 10:41a	696 ZOLE104_CBL.TXT
	01/29/01 10:41a	696 ZOLE105_CBL.TXT
	01/29/01 10:41a	696 ZOLE106_CBL.TXT
	01/29/01 10:41a	696 ZOLE107_CBL.TXT

	01/29/01 10:41a	696 ZOLE108_CBL.TXT
	01/29/01 10:41a	696 ZOLE109_CBL.TXT
	01/29/01 10:41a	133,143 ZPREPRC_CBL.TXT
	01/29/01 10:41a	1,772 ZSQLERR_CBL.TXT
5	01/29/01 10:41a	1,198 ZTIME01_CBL.TXT
	01/29/01 10:41a	1,769 ZTJULDY_CBL.TXT
	01/29/01 10:41a	2,111 ZTMFTRN_CBL.TXT
	01/29/01 10:41a	1,090 ZTRG001_CBL.TXT
	01/29/01 10:41a	492 ZTRG002_CBL.TXT
10	Directory of D:\M-9381 US\MSC	
	01/31/01 03:30p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	01/29/01 12:25p	53,642 BMSC201_CBL.TXT
	01/29/01 12:25p	130,025 BMSC230_CBL.TXT
15	01/29/01 10:59a	977 BMSC230_CPY.TXT
	01/29/01 12:25p	133,301 BMSC262_CBL.TXT
	01/29/01 10:59a	982 BMSC262_CPY.TXT
	01/29/01 01:35p	113,486 BMSC263_CBL.TXT
	01/29/01 10:59a	330 BMSC263_CPY.TXT
20	01/29/01 12:25p	154,552 BMSC267_CBL.TXT
	01/29/01 10:59a	1,308 BMSC267_CPY.TXT
	01/29/01 12:25p	134,918 BMSC275_CBL.TXT
	01/29/01 10:59a	977 BMSC275_CPY.TXT
	01/29/01 12:26p	153,076 BMSC276_CBL.TXT
25	01/29/01 10:59a	1,305 BMSC276_CPY.TXT
	01/29/01 12:26p	106,890 BMSC300_CBL.TXT
	01/29/01 11:00a	330 BMSC300_CPY.TXT
	01/29/01 12:26p	104,861 BMSC301_CBL.TXT
	01/29/01 11:00a	330 BMSC301_CPY.TXT
30	01/29/01 12:37p	171,201 BMSC350_CBL.TXT
	01/29/01 11:00a	330 BMSC350_CPY.TXT
	01/29/01 12:26p	128,125 BMSC351_CBL.TXT
	01/29/01 11:00a	330 BMSC351_CPY.TXT



	01/29/01 12:26p	132,623 BMSC352_CBL.TXT
	01/29/01 11:00a	979 BMSC352_CPY.TXT
	01/29/01 12:26p	375,914 BMSC359_CBL.TXT
	01/29/01 11:00a	2,271 BMSC359_CPY.TXT
5	01/29/01 12:43p	171,267 BMSC360_CBL.TXT
	01/29/01 11:00a	330 BMSC360_CPY.TXT
	01/29/01 12:43p	143,913 BMSC370_CBL.TXT
	01/29/01 11:00a	330 BMSC370_CPY.TXT
	01/29/01 12:27p	130,614 BMSC373_CBL.TXT
10	01/29/01 11:00a	330 BMSC373_CPY.TXT
	01/29/01 12:27p	109,484 BMSC375_CBL.TXT
	01/29/01 11:00a	330 BMSC375_CPY.TXT
	01/29/01 12:27p	109,876 BMSC376_CBL.TXT
	01/29/01 11:00a	330 BMSC376_CPY.TXT
15	01/29/01 12:27p	131,522 BMSC382_CBL.TXT
	01/29/01 11:00a	330 BMSC382_CPY.TXT
	01/29/01 12:27p	134,514 BMSC383_CBL.TXT
	01/29/01 11:00a	330 BMSC383_CPY.TXT
	01/29/01 12:27p	124,580 BMSC385_CBL.TXT
20	01/29/01 11:00a	1,300 BMSC385_CPY.TXT
	01/29/01 12:27p	124,591 BMSC394_CBL.TXT
	01/29/01 11:00a	330 BMSC394_CPY.TXT
	01/29/01 12:15p	130,966 BMSC398_CBL.TXT
	01/29/01 11:00a	330 BMSC398_CPY.TXT
25	01/29/01 12:44p	124,467 BMSC518_CBL.TXT
	01/29/01 11:00a	330 BMSC518_CPY.TXT
	01/29/01 12:44p	111,287 BMSC592_CBL.TXT
	01/29/01 11:00a	330 BMSC592_CPY.TXT
	01/29/01 12:44p	193,976 BMSC602_CBL.TXT
30	01/29/01 11:00a	1,302 BMSC602_CPY.TXT
	01/29/01 12:44p	130,254 BMSC603_CBL.TXT
	01/29/01 11:00a	330 BMSC603_CPY.TXT
	01/29/01 12:14p	138,846 BMSC604_CBL.TXT

	01/29/01 11:01a	330 BMSC604_CPY.TXT
	01/29/01 12:28p	117,263 BMSC605_CBL.TXT
	01/29/01 11:01a	330 BMSC605_CPY.TXT
	01/29/01 12:27p	328,668 BMSC606_CBL.TXT
5	01/29/01 11:01a	330 BMSC606_CPY.TXT
	01/29/01 12:15p	101,418 BMSC607_CBL.TXT
	01/29/01 11:01a	330 BMSC607_CPY.TXT
	01/29/01 10:39a	73,803 IMSC301_CBL.TXT
	01/29/01 10:53a	46,777 IMSC301_CPY.TXT
10	01/29/01 10:39a	23,449 IMSC302_CBL.TXT
	01/29/01 10:53a	8,159 IMSC302_CPY.TXT
	01/29/01 10:39a	30,221 IMSC303_CBL.TXT
	01/29/01 10:53a	14,128 IMSC303_CPY.TXT
	01/29/01 10:39a	62,937 IMSC304_CBL.TXT
15	01/29/01 10:53a	40,417 IMSC304_CPY.TXT
	01/29/01 10:39a	35,204 IMSC305_CBL.TXT
	01/29/01 10:53a	18,042 IMSC305_CPY.TXT
	01/29/01 10:39a	42,240 IMSC306_CBL.TXT
	01/29/01 10:53a	27,845 IMSC306_CPY.TXT
20	01/29/01 10:39a	54,964 IMSC308_CBL.TXT
	01/29/01 10:53a	36,148 IMSC308_CPY.TXT
	01/29/01 10:39a	61,996 IMSC310_CBL.TXT
	01/29/01 10:53a	40,517 IMSC310_CPY.TXT
	01/29/01 04:44p	359,347 LMSC305_CBL.TXT
25	01/29/01 04:44p	359,429 LMSC309_CBL.TXT
	01/29/01 04:52p	210,026 LMSC350_CBL.TXT
	01/29/01 12:46p	114,054 LMSC351_CBL.TXT
	01/29/01 10:47a	2,610 LMSC351_CPY.TXT
	01/29/01 01:37p	101,195 LMSC360_CBL.TXT
30	01/29/01 12:37p	168,284 LMSC600_CBL.TXT
	01/29/01 04:44p	23,909 LMSC602_CBL.TXT
	01/29/01 12:37p	28,016 LMSC603_CBL.TXT
	01/29/01 12:38p	33,163 LMSC604_CBL.TXT

	01/29/01 12:38p	22,464 LMSC605_CBL.TXT
	01/29/01 12:38p	21,301 LMSC606_CBL.TXT
	01/29/01 12:38p	144,338 LMSC607_CBL.TXT
	01/29/01 04:44p	111,911 RMSC301m.TXT
5	01/29/01 04:44p	47,627 RMSC302m.TXT
	01/29/01 04:44p	65,115 RMSC303m.TXT
	01/29/01 04:44p	88,736 RMSC304m.TXT
	01/29/01 04:35p	59,224 RMSC305m.TXT
	01/29/01 04:44p	68,814 RMSC306m.TXT
10	01/29/01 04:44p	97,072 RMSC308m.TXT
	01/29/01 12:38p	223,681 SMSC301_CBL.TXT
	01/29/01 10:58a	675 SMSC301_CPY.TXT
	01/29/01 12:38p	89,057 SMSC302_CBL.TXT
	01/29/01 10:58a	675 SMSC302_CPY.TXT
15	01/29/01 04:44p	129,411 SMSC303_CBL.TXT
	01/29/01 12:38p	250,088 SMSC304_CBL.TXT
	01/29/01 10:59a	672 SMSC304_CPY.TXT
	01/29/01 04:44p	57,109 SMSC305_CBL.TXT
	01/29/01 12:38p	197,292 SMSC306_CBL.TXT
20	01/29/01 12:38p	284,622 SMSC308_CBL.TXT
	01/29/01 10:59a	1,641 SMSC308_CPY.TXT
	01/29/01 04:44p	57,109 SMSC309_CBL.TXT
	01/29/01 12:38p	147,371 SMSC310_CBL.TXT
	01/29/01 10:59a	996 SMSC310_CPY.TXT
25	Directory of D:\M-9381 US\SCRIPTS	
	01/31/01 03:30p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	11/28/00 11:44a	14,383 Fstdev_SCP.TXT
	01/29/01 10:35a	275,599 LNT_DEMO_SCP.TXT
30	01/29/01 10:35a	83,059 LNT_OPS_SCP.TXT
	01/29/01 10:35a	67,790 LNT_USER_SCP.TXT
	01/29/01 10:35a	149,283 Lnt_advanced_SCP.TXT
	01/29/01 10:35a	280,531 Lnt_regntest_SCP.TXT

	01/29/01 10:35a	46,957 Lnt_security_SCP.TXT
	01/29/01 10:35a	285,104 Lnt_super_SCP.TXT
	01/29/01 10:35a	15,897 NSK OPS_SCP.TXT
	01/29/01 10:35a	9,682 NSK_USER_SCP.TXT
5	01/29/01 10:35a	35,944 Nsk_advanced_SCP.TXT
	01/29/01 10:35a	53,921 Nsk_regntest_SCP.TXT
	01/29/01 10:35a	4,024 Nsk_security_SCP.TXT
	01/29/01 10:35a	56,196 Nsk_super_SCP.TXT
	10/24/00 08:24a	43,345 Pccase_SCP.TXT
10	01/29/01 10:35a	85,214 RNT OPS_SCP.TXT
	01/29/01 10:35a	69,866 RNT_USER_SCP.TXT
	01/29/01 10:35a	151,510 Rnt_advanced_SCP.TXT
	01/29/01 10:35a	282,853 Rnt_regntest_SCP.TXT
	01/29/01 10:35a	49,010 Rnt_security_SCP.TXT
15	01/29/01 10:35a	287,425 Rnt_super_SCP.TXT
Directory of D:\M-9381 US\SQL		
	01/31/01 03:31p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	11/24/00 06:24p	3,616 Currency_Ref_Integ_Check_Execs_sql.txt
20	05/13/99 05:12p	993 Relate_Markets_To_Std_PriceHdrs_sql.txt
	05/13/99 02:38p	2,297 Service_Ref_Integ_Check_Execs_sql.txt
	12/22/00 10:18a	114,758 create_all_procs_sql.txt
	01/11/01 03:57p	302,536 create_all_tables_sql.txt
Directory of D:\M-9381 US\WEBAPP		
25	01/31/01 03:35p	<DIR> .
	01/31/01 03:31p	<DIR> ..
	01/31/01 03:33p	<DIR> FUNCS
	04/30/99 05:38p	1,582 Fstgwy_asp.txt
	01/31/01 03:33p	<DIR> GENERAL
30	06/13/00 01:33p	972 Index_htm.txt
	01/31/01 03:33p	<DIR> SCRIPTS
	01/31/01 03:34p	<DIR> SCRNS
	01/31/01 03:35p	<DIR> STYLES

Directory of D:\M-9381 US\WEBAPP\FUNCS

	01/31/01 03:33p	<DIR>	.
	01/31/01 03:35p	<DIR>	..
	01/29/01 11:20a	836 FUNC001_	ASP.TXT
5	01/29/01 11:20a	966 FUNC012_	ASP.TXT
	01/29/01 11:20a	845 FUNC014_	ASP.TXT
	01/29/01 11:20a	955 FUNC016_	ASP.TXT
	01/29/01 11:20a	955 FUNC017_	ASP.TXT
	01/29/01 11:20a	855 FUNC019_	ASP.TXT
10	01/29/01 11:20a	958 FUNC020_	ASP.TXT
	01/29/01 11:20a	964 FUNC022_	ASP.TXT
	01/29/01 11:20a	951 FUNC023_	ASP.TXT
	01/29/01 11:20a	961 FUNC024_	ASP.TXT
	01/29/01 11:20a	954 FUNC025_	ASP.TXT
15	01/29/01 11:20a	962 FUNC026_	ASP.TXT
	01/29/01 11:20a	960 FUNC028_	ASP.TXT
	01/29/01 11:20a	963 FUNC050_	ASP.TXT
	01/29/01 11:20a	859 FUNC053_	ASP.TXT
	01/29/01 11:20a	969 FUNC054_	ASP.TXT
20	01/29/01 11:20a	843 FUNC055_	ASP.TXT
	01/29/01 11:20a	854 FUNC056_	ASP.TXT
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The contents of the compact disk are a part of the present disclosure, and are incorporated by reference herein in their entireties.

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25 copyright rights whatsoever.

## BACKGROUND

### Field

The present invention relates generally to pricing systems and, in particular, to a  
30 system and method of real-time pricing.

### Description of the Related Art